Abstract of the Disclosure

A method and system are disclosed for pushing credit payments as buyer initiated transactions. The buyer communicates payment instructions to initiate payment of accounts payable items so that the existing credit card infrastructure can be used to make payments to merchants without a credit card transaction being initiated by the merchants. In this way, a buyer can push credit payments into the system without having to communicate with the merchant, and these transactions can be processed as credit transactions with respect to standard settlement procedures, for example, as used by credit card receipt acquirers. This ability to push credit payments provides an advantageous, efficient and powerful solution to handling accounts payable operations, particularly in a corporate environment. And a purchasing management system can be used to manage and control these activities and to allow selection, or automatic selection based upon merchant profiles, of whether to make payments as pushed credit payments or cash/debit transactions.

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